HOUSING STRATEGY
2015-2020

Kettering
Borough Council
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EXECUTIVE SUMMARY

Introduction

Our Housing Strategy for 2015-20 describes how the Council intends to meet the housing needs and aspirations of our residents. It identifies the challenges we face as a Council and focuses on ensuring the delivery of new homes and housing services over the next five years in the context of a fast changing local housing market and a challenging economic climate.

The Housing Strategy contributes towards the Council’s wider strategic aims and priorities and as such it needs to take account of key national, sub regional and local strategies. The Council has a lead role in:

- Assessing and planning for the current and future housing needs of the Borough’s population;
- Encouraging a supply of new homes to be built across all tenures;
- Supporting the local economy by having the right number of homes of the right tenure and price for our growing community;
- Making best use of existing housing stock;
- Improving poor housing conditions and thereby alleviating health problems associated with sub-standard housing;
- Promoting housing-related support services; and
- Working with a range of partners to achieve the best possible outcomes for local people.

Our three key strategic aims for our Housing Strategy 2015-20 are:

- Increasing housing supply across all tenures
- Ensuring decent, safe and healthy homes
- Helping people to live independently

KETTERING’S HOUSING

Key statistics

- Population will increase by 20% by 2037
- By 2037, 1 in 4 of our population will be aged 65 and over
- Changing household sizes and makeup
- Owner-occupation decreasing - 8% drop in 10 years
- Rising energy bills but falling relative incomes
- 5 x income required to purchase average priced property of £187,700
- Property price up by 13% over last five years
- Private Rented Sector booming - around 21% of the market
- Supply of new homes unable to meet demand
- An emerging single rental market
- Agencies Council housing stock - around 30% built before 1945
- More vulnerable households approaching the Council for help
- Local homelessness acceptance have double
- 72% of households in temporary accommodation are single people
- Rough sleeping has increased
- Reduction in support housing budgets
We are delighted to introduce Kettering Borough Council's Housing Strategy 2015-2020, which sets out our long term housing vision for the Borough.

This Housing Strategy has been developed at a time when the local housing market is changing in fundamental and far-reaching ways. Over the past year or so, we have attempted to better understand the nature of our changing housing market and we have found that we are facing huge challenges. There is a mismatch between supply and demand for affordable housing, increasing homelessness, major demographic changes, declining levels of home ownership and a booming private rented sector. We are also seeing many more people with housing problems, many of whom have complex needs.

What we have found is that a single competitive rental market, crossing all tenures, is emerging in Kettering. As a landlord, this means that we need to make sure that we are a landlord of choice and that our housing stock remains easy to let and meets housing needs over the long term.

Although we are facing new challenges, the Council is now able to explore new ways of working as a result of the Localism Act 2011 which has introduced a new financial structure for council housing and greater freedoms for councils to shape services to meet local housing needs.

Our Housing Strategy sets out how we intend to achieve our strategic aims through a variety of projects and initiatives in partnership with others.

We would like to thank everyone who has contributed towards our new Housing Strategy and look forward to working with our partners to ensure the delivery of more affordable homes and better housing services across the Borough.
OUR VISION FOR
KETTERING BOROUGH

The vision for the Borough is set out within the overarching Sustainable Community Strategy 2013-16. Our vision is “The best place in England to grow.” We want our borough to be recognised by everybody as a successful place where people and communities want to do well, where they take up new ideas and trends but also celebrate history, heritage and local identity. It will be a borough where people will want to invest, work and enjoy life. We will do this by building on the skills and ambition of our varied and growing population, providing decent affordable homes, and by making the most of our location.

In more detail we aim:

To be successful through sustainable growth and regeneration, by making sure that:
• residents live in housing that is sustainable, affordable and of good quality

To develop through having a growing economy with more skilled jobs, where:
• we have the right infrastructure such as roads and health service provision to deal with new growth
• we can improve and preserve buildings and the countryside for future generations

To have safe and strong communities, where:
• residents have a shared identity and are involved in developing their communities
• levels of crime and disorder are lower in all our neighbourhoods
• public services meet the needs of residents

To have healthy people who enjoy a good quality of life. To do this we will:
• support vulnerable people to help them lead fulfilling lives
• help young people to have the best possible preparation to become adults
• help residents to make choices that improve their health and quality of life
This Strategy describes how we will contribute to achieving the vision and priorities. In particular we will focus on three housing strategic aims:

1. **Increasing housing supply across all tenures**
   - Ensure an increasing supply of good quality new homes of all tenures to support growth
   - Increase the supply of affordable homes, including a proportion of smaller one and two bedroom homes to meet the needs of current and future communities
   - Unlock the potential of empty homes
   - Make best use of existing housing stock

2. **Ensuring decent, safe and healthy homes**
   - Ensure decent, safe and healthy homes in the private sector
   - Support a thriving private rented sector
   - Reduce fuel poverty
   - Improve the condition and energy efficiency of the Council’s housing stock
   - Reduce crime and anti-social behaviour across our estates

3. **Helping people to live independently**
   - Prevent homelessness wherever possible through high quality advice and assistance
   - Work with those most affected by welfare reform to mitigate the negative impact it has had on their lives
   - Ensure that accommodation and services provided for elderly people remains relevant and responsive to their needs
   - Improving the range of housing options and support for vulnerable people

**How we have developed this Housing Strategy**

This Housing Strategy is largely the product of the housing market research programme which has been undertaken since the last strategy.

Over the past year we have been working with key stakeholders, including customers and elected members on ‘Kettering’s Changing Housing Market’ – a project to understand the main changes affecting our housing market and to plan the way forward. This has helped us to acknowledge the need to work in different ways. We are now in a position to consider a range of longer term projects to help us achieve our objectives of a balanced housing market.

Reports have been taken to the Council’s Executive Committee on our approach to the Housing Strategy 2015-20 throughout late 2014, which have included detailed reports on the strategic aims (during Oct-Dec 2014).

We set out the approach to the new Housing Strategy at our Tenants Forum in November 2014 and presented the draft Strategy in January 2015, seeking comments and feedback at both.

A Housing Conference was held in Kettering in January 2015 to which key stakeholders were invited. Over 60 delegates heard about the changing housing market and the challenges facing people looking for a home of their own. They had the opportunity during the workshops to highlight the key issues facing housing and housing services.

The draft Strategy was placed on the Council’s website and via social media outlets inviting feedback on the draft Strategy.

**How we will make sure our Strategy is a success**

The Housing Strategy Action Plan 2015-20 will be monitored and updated on an annual basis by Officers to ensure that it remains responsive to changes in the local housing market.

We will seek to report on progress, emerging issues and trends within the changing housing market via various forums and will seek input and decisions from stakeholders to inform the direction and delivery of the Strategy and Action Plan.

We will seek to share information on a regular basis, particularly in relation to matters which may affect the delivery of this Housing Strategy and/or housing needs. This important in the current climate where the impact of policy proposals and the economy is unknown.

Smaller groups of relevant partners will work together to deliver elements of the Action Plan.
KETTERING’S CHANGING HOUSING MARKET

And the key challenges

Since our last Housing Strategy was published, the local housing market has changed fundamentally. Owner occupation is in decline, the private rented sector is booming and social housing is proving harder to let. At the same time housing need is rising and more of our customers are vulnerable and have complex needs. Here is a summary of the evidence that has helped us to identify the main challenges we have in the Borough.

Our Changing Community

- The population of Kettering Borough is increasing. At 2012 the Borough’s population was 95,000 people. The population is expected to increase to approximately 114,000 by 2037 (an increase of 20%)\(^1\).

<table>
<thead>
<tr>
<th>Year</th>
<th>Population</th>
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<tbody>
<tr>
<td>2012</td>
<td>95,000 people</td>
</tr>
<tr>
<td>2020</td>
<td>102,000 people</td>
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<tr>
<td>2037</td>
<td>114,000 people</td>
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- Older people form a greater proportion of our population. The largest population increases are expected to among people over 65, where by 2037 over 28,000 people will be aged over 65 (1 in 4 of the local population).
- The number of households in Kettering Borough is also increasing. At 2012 there were 39,837 households. This is expected to increase to 50,930 households by 2037 (an increase of 28%)\(^2\).
- Households are now typically smaller and more are non-traditional with a 46% increase in single person households and a 35% increase in single parent households by 2037. The largest household increases are expected to be seen in single person and couple households aged over 75.
- People are generally living longer but they are increasingly likely to spend a greater proportion of their life living with disability and long term illness. 25% of households in the Borough have at least one person in the households with a long term health problem or disability. This has significant implications for housing providers as well as those providing health and social care support.

\(^1\)2012-based Sub national Population Projections, source: ONS
\(^2\)SHMA Interactive Toolkit 2014, using CCHPR household projection modelling based on 2012 Sub national Population Projections
Affordability and Impact of the Economic Downturn

- Fewer people are becoming home-owners. In 2001 77% of all homes were owned either outright or with a mortgage. By 2011, this had dropped to 69% as new house building has slowed and mortgage finance became more difficult to access.

- Higher discounts have led to an increase in Right to Buy sales of Council homes. There were 37 RTB sales in 2013/14 compared to 19 the previous year.

- Rising fuel prices and falling household incomes mean that increasing numbers of households are at risk of fuel poverty – the last private sector housing stock condition survey estimated around 4% of private tenure occupants are in fuel poverty.

- Property prices, although relatively cheaper than elsewhere in the Country still remain unaffordable for local households. In November 2014 the average priced property to buy in the Borough was just under £187,000. The average household income in the Borough in 2014 was £36,480, this is slightly above the UK average of £36,237. Households would require 5 x their income to afford to buy the average priced property in the Borough.

- Kettering Borough has shown signs of market recovery with prices in the area increasing by 13% over the last five years but this may also be the result of a malfunctioning market.

- The Strategic Housing Market Assessment Toolkit modelling undertaken in 2014 identified that there is a requirement for around 38% of future housing provision to be in the form of affordable housing.

Generation Rent and the changing demand for social housing

- The private rental market in the Borough is booming. Private lets have increased from 7% of the local housing market in 2001 to more than 15% in 2011. The North Northants Strategic Housing Market Assessment 2012 Update estimated the true extent of private renting to be closer to 21%.

- Homeownership is no longer an option for many young people because of a lack of supply, poor mortgage availability and the cost of home ownership.

- Supply of social housing is not meeting demand. The latest SHMA 2012 Toolkit update indicates affordable housing supply should be close to 38% of new housing, our policy position is currently 30%.

- A single rental market, crossing all tenures is emerging in Kettering. This means that social housing providers are now in direct competition with private landlords.

- Certain properties in some areas of the Borough are proving difficult to let.

Kettering’s Homes

- Affordable housing supply has dropped recently. 243 new housing association homes were completed in 2008/9 but this was down to 100 new homes in 2013/14.

- The SMHA Toolkit update 2014 indicates a significant need for smaller properties to meet demographic need across all tenures.

- 69% of households on the Keyways register are singles and couples but one bedroom properties only comprise 25% of the Councils housing stock.

- We have an ageing Council stock that requires a significant investment if it is to continue providing decent, safe and healthy homes over the long term. Around 30% of our Council housing stock was built prior to 1945 and the average age over all our stock is 57 years.

- The condition of our private sector housing stock is relatively good with around 30% of it failing to meet the decent homes standard compared with 35.8% nationally.

- Around 19.6% of private sector homes exhibit a Category 1 hazard, posing a serious risk of harm to occupants.

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3 Tenure Change 2001-2011 (census), source: ONS
4 Private House Survey 2010, Michael Dyson Associates Ltd
5 Zoopla UK Area Stats Nov 2014
6 CACI PayCheck Profile 2014
7 Based on Nov 2014 average property price, CACI average income, and assuming a 10% deposit
8 Zoopla UK Area Stats Price Change
9 Tenure 2001-2011 source: ONS
10 NNJPU SHMA 2012 Update source: http://www.nnjpu.org.uk/
Changing face of homelessness

- More people are approaching the Council for help
- There have been 143 homelessness applications in the calendar year 2014, in 2013 we had 125 applications, and in 2012, 103 applications
- In January 2014 we took 24 homelessness applications during that one month, the highest level per month since October 2008. For December 2014 the number of homeless applications had reduced to just 3, which is reflective of the amount of prevention work we are undertaking

- Locally homeless acceptances have more than doubled. During October-December 2014 we accepted 13 households compared to 6 in the same period in 2013
- The number of households in temporary accommodation has reduced by more than ¼ in October-December 2014 compared to the same period in 2013. However there has not been an equal reduction by household types. As at the 1st February 72% of households in temporary accommodation are single person

- The Housing Options team have recorded 3,320 housing options contacts during 2014, compared to 2,574 for 2013, representing a 29% increase
- More people are sleeping rough. Rough sleepers increased from one known person in 2011 to 11 in 2013
- Homeless households now tend to be vulnerable single males rather than families with children. 60% of households in temporary accommodation are single people with a support need
- Reductions in County Council supported housing budgets mean that more vulnerable people with complex needs are at risk of homelessness
- The closures of hostels at Carrington Street and Broadway have recently resulted in the loss of accommodation and support for 28 vulnerable people, along with the loss of 16 rooms provided at the St Judes hostel via the YMCA a number of years ago.
OUR STRATEGIC AIMS AND OUTCOMES IN MORE DETAIL

Increasing housing supply across all tenures

What we have done since the last Housing Strategy:

- We have been a leader in affordable housing having seen 685 new affordable homes delivered over the last five years with housing association partners.
- We have reduced the number of long-term empty homes in the Borough. We have worked with and funded housing association partners to purchase long term empty homes and refurbish them for letting to households via Keyways. The Council also secured an allocation from the Homes and Communities Agency under its Empty Homes Programme 2011-15. To date the Council has purchased five long term empty properties.
- We continue to work with empty home owners to bring their properties back into use.
- We launched a Hidden Homes scheme by converting the former wardens flat at one of the Council’s sheltered housing schemes into two self-contained flats for adults with a learning disability. We have also converted the Wardens house at Sackville Street into a House in Multiple Occupation, creating 3 rooms to rent.
- We have restructured roles to create a new Housing Strategy and Development Team with more focus on increasing housing supply from a variety of providers.
- As part of our work on identifying local housing needs we jointly commissioned Housing Vision to update the North Northamptonshire Strategic Housing Market Assessment in 2012. We have also completed eight rural housing needs surveys.
- We have worked with the Joint Planning Unit on revisions to the SHMA Interactive toolkit in 2014 which provides a resource to model market changes and the implications on housing requirements, and informs the review of the Core Spatial Strategy.
What are the main challenges we need to overcome?

The lack of supply of new housing to meet demand has been a national challenge for the last twenty years. This has been exacerbated over the last couple of years by a sharp fall in housing completions, including affordable housing completions, due to the economic downturn and changes to funding streams. An upturn in building rates in 2014 and the start of development at the East Kettering Sustainable Urban Extension have not yet had a corrective impact.

A lack of supply to meet the changing demographics has affected many sections of our community. There is an increasing proportion of the population unable to purchase a home for the first time and increasing numbers of households seeking advice on their housing options. This is alongside a 28% expected increase in the number of households by 2037\(^\text{11}\).

The Coalition Government has introduced a range of policy measures to create a more decentralised and incentive driven national housing policy framework in recognition of the failures within the existing housing market. The policy is clear in that it needs to get the housing market, in particular new house building, moving. It has also prioritised the private sector to take the lead in delivering solutions alongside the additional freedoms granted to local authorities as a result of the HRA self-financing settlement\(^\text{12}\). The national housing strategy outlines a number of objectives such as major reform of the planning system\(^\text{13}\) to simplify the planning process and enable speedier housing development as well as tackling empty homes and improving the quality of housing support, homes and places.

These measures have implications for the way in which Kettering Borough Council operates. We have and continue to secure affordable housing on larger private led schemes as part of planning gain via section 106 agreements. Some developments are on the edges of towns and not necessarily in the locations where affordable housing is needed. Homes delivered via planning gain are often built to a lower specification and are considerably smaller in size compared to grant funded and housing association led schemes.

The Government has restricted the scope of section 106 agreements by encouraging or requiring their re-negotiation to address viability concerns and by making certain types of schemes (e.g. those of less than ten units) ineligible. There are significant risks therefore on relying too much on planning policies to achieve housing supply (particularly affordable tenures).

\(^{11}\)SHMA Interactive Toolkit 2014, using CCHPR household projection modelling based on 2012 sub-national population projections

\(^{12}\)Laying the Foundations, A Housing Strategy for England 2011, DCLG

\(^{13}\)National Planning Policy Framework 2012, DCLG
As the private rented sector forms such a large part of housing provision within the Borough it will need to play a greater role in accommodating households in housing need. The private rented sector is an area of significant growth and we recognise we need to be targeting improvements in this sector and using this resource to assist with supply.

As part of our strategic housing function the Council has traditionally worked with housing associations and private developers to develop new affordable housing which meets the needs of local people. Funding for affordable housing was cut from £8.4 to £4.8 billion in 2010 as part of the Government’s drive to cut spending\(^\text{14}\).

Housing Association partners are now operating under an Affordable Rent Framework agreement with the Homes and Communities Agency are now charging higher Affordable Rents and have in place Fixed-Term tenancies\(^\text{15}\). Private developers are also reluctant to include social rented tenure within their affordable housing mix. In some areas of the Borough Affordable Rents are at a similar or sometimes lower level to social rent. However in other areas, Affordable Rents can be considerably higher and unaffordable for local households, particularly those in receipt of benefits. There is a need to find other ways of delivering housing that is more affordable for our residents.

Most of our affordable housing delivery over the past eight years has been subsidised with grant funding from the Homes and Communities Agency. In a time of austerity, we recognise that grant levels for new affordable homes have reduced, and providers will have to look at different funding options including cross subsidy and institutional investment to deliver affordable homes.

We have seen a significant reduction in the level of housing association interest in developing directly in the Borough and the level of grant funding commitments has dropped. In the latest Affordable Homes Programme 2015-18 only one partner has received an initial allocation of just under £1.3 million to deliver 48 homes in the Borough.

Over the last couple of years more and more housing associations have looked to allocate directly to their own properties as opposed to accepting nominations from local authorities thorough their Allocations Schemes. This could have an adverse impact on the number of households on our housing register.

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\(^{14}\)Local Decisions – A fairer future for social housing, DCLG

\(^{15}\)Homes and Communities Agency Affordable Homes Programme 2011-15
The ageing population will require us to consider a range of housing options for older people, with integrated care and support. This will be difficult as there is now reduced capital and revenue resources. The latest work on the Strategic Housing Market Assessment toolkit identifies a housing requirement for an additional 380 designated homes, 181 sheltered or supported homes and 333 extra care homes by 2031.

What we will do over the course of this Strategy

In order to respond effectively to the challenges posed by Kettering’s changing housing market we need to ensure we develop new homes which meet local needs and to take action to ensure the long term viability of the Council's existing housing stock.

Whilst in our enabling role we will continue to work with housing associations to build and provide new homes, this is unlikely to be enough to satisfy demand and there is a need to explore other options.

Our approach is as follows:

Ensure an increasing supply of good quality new homes of all tenures to support growth

We wish to continue working with housing association partners. Our past track record in working with housing associations has been successful but due to the changes outlined above there is a need to widen our options for delivery. Housing associations will still have a significant role to play on section 106 developments and delivering intermediate tenures. At East Kettering it is anticipated that 20% of the new homes on the 5,500 home development will be affordable and delivered by Registered Providers.

As part of the Homes and Communities Agency's Affordable Homes Programme for 2015-18, a partner housing association has secured an initial allocation of just under £1.3 million to deliver new affordable homes in the Borough. We are continuing to look for opportunities with our partners under Continuous Market Engagement.

It is likely that the review of the Core Spatial Strategy will continue to require 30% affordable housing on new developments of 15 or more homes, subject to viability. We will strive to deliver this provision on site, or through off site provision if appropriate.

We will consider acquisitions where they can deliver a fairly quick supply of new affordable homes. These could be ‘off the shelf’ purchases to assist with stalled sites, sites where there is no housing association appetite to procure the affordable housing, or open market purchases in areas where there are high levels of housing need.
There is an ongoing requirement for more affordable housing in the Borough. As traditional sources of rented housing, such as that provided by housing associations, makes less and less of a contribution towards meeting local housing needs there is a clear need to consider other options such as building new Council housing. The freedoms provided by the HRA self-financing regime, introduced in 2012, now makes it a realistic prospect for local authorities to consider building new homes and we plan to undertake detailed feasibility work in this area during 2015.

**Increase the supply of affordable homes, including a proportion of smaller one and two bedroom homes to meet the needs of current and future communities**

Our feasibility work on council new build will focus on trying to balance the mismatch between supply and demand for smaller properties, ensuring that smaller properties, including bungalows feature in the design work. We are working to encourage some provision of smaller properties on larger developments where private developers can be reluctant to include these types of homes. The Strategic Housing Market Assessment highlighted the need for smaller properties across all tenures, particularly in order to provide smaller and attractive down-sizing opportunities.

We are also addressing the provision of smaller properties through our refurbishment projects and looking at remodelling of some dwellings and schemes to provide additional smaller homes, as detailed more below in ‘making best use of existing stock’.
More detailed information and projects are included within the Housing Strategy Action Plan 2015-20.

Unlock the potential of empty homes

Empty homes could create opportunities for addressing the housing need that exists within the Borough.

We will continue working with owners of empty properties to encourage them to bring their properties back into use and will explore options for extending our work on the HCA funded empty homes project, looking at potential acquisitions where viable. We will continue to work with registered providers to see if they will assist purchasing or leasing empty properties as they have done over the years.

We will review and update our Empty Homes Strategy over the course of this Housing Strategy.

Make best use of existing stock

As the supply of new affordable homes built by housing associations continues to reduce locally, we have been working on how to make better use of our own Council stock. In particular, we want to ensure that the Council housing stock continues to provide homes where families aspire to live. Our ‘Homes for the Future’ flagship project is a long term one that focuses on refurbishing the 30% of council properties built before 1945. Although these properties have been modernised over the past thirty years, they now require additional substantial investment to ensure that the older council stock continues to be viable, easy to let and contributes positively to the Housing Revenue Account.

The Hidden Homes project involves the conversion of existing Council-owned premises to provide new homes. We will look at the conversion of properties into smaller dwellings and the conversion of non-residential accommodation into residential to increase the overall housing stock numbers.

We will continue to enhance the council house ‘brand’ through a range of initiatives.

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More detailed information and projects are included within the Housing Strategy Action Plan 2015-20.
Ensuring Decent, Safe and Healthy Homes

What have we done since the last Housing Strategy:

• In 2012 we published a new Private Sector Stock Condition Survey, setting out our priorities and plans for improving private sector house conditions. Alongside this we produced a Private Sector Housing Enforcement Policy and a Private Sector Housing Grants Policy in 2013.
• We completed an inspection of all Houses in Multiple Occupation in our Borough in partnership with the Fire Service.
• We joined DASH (Decent and Safe Homes in the East Midlands) which supports local authorities in their housing renewal work.
• We hosted a successful Landlord Information Evening during 2013, attended by over 80 local private sector landlords.
• We secured funding from the Homes and Communities Agency to tackle private sector empty properties. To date we have purchased and refurbished 5 private empty homes and let them via Keyways at Affordable Rents.
• We increased our investment in Disabled Facilities Grants. In 2013/14 we provided funding of just over £409,000 to owner occupiers on low incomes, privately renting tenants, and housing association tenants to help them improve their homes.
• As a landlord we continue to prioritise investment in our stock. Over the last five years we have invested over £10 million in Capital refurbishments to council homes.
• The Homes for the Future project is being rolled out across the Borough, ensuring our pre-war housing stock remains fit for the future. Our initial programme is focusing on refurbishment of 35 properties in Desborough, with 6 due to complete in 2014/15.
• We have been carrying out monthly estate inspections on our housing estates to resolve any management issues and to identify action to improve the environment.
• We have worked closely with housing associations on new developments to introduce Local Lettings Policies and on selected existing housing schemes to reduce antisocial behaviour and promote more sustainable tenancies and neighbourhoods.
What are the main challenges we need to overcome

Through its national housing strategy\textsuperscript{16}, the Government recognises that our homes need to be well designed, of the highest quality and environmentally sustainable. This applies to both new and existing homes which, where possible, should be more energy efficient and help to reduce carbon emissions, be resilient to a future climate and protect the natural environment. High quality homes in high quality natural environments will support our plans for growth and are necessary for social, environmental and economic sustainability.

Poor quality housing and hazards in the home can have a significant impact on the health and life chances of those living there. A lack of basic amenities, overcrowding, poor internal layouts, inadequate thermal comfort, excessive noise, dampness, and condensation can all adversely affect physical health in terms of excess winter deaths, respiratory infections, coronary heart disease, strokes, and mental wellbeing through increased anxiety, social isolation and stress levels.

Difficult choices caused by a reduction in household income may compromise a household’s ability to maintain their home to a decent standard, resulting in increased levels of accidents, poorly heated homes or physical deterioration of properties and neighbourhoods and associated poor health outcomes. We recognise that as part of the Council’s approach we need to be intervening to alleviate against many of the factors which affect our homes and our health.

Changes in the local housing market over the last decade necessitate a new approach when working to maximise the number of homes within our community that are decent, safe and healthy. There has been a massive increase in the proportion of housing owned by private landlords.

\textsuperscript{16}Laying the Foundations, A Housing Strategy for England 2011, DCLG
According to the latest census, the tenure profile of the Borough is made up of 70% owner-occupation, 16% private rent, 13% social rent and 2% other. More recent research (North Northamptonshire SHMA 2012) estimates the level of private rental in the Borough to be closer to between 1/5 and 1/4 of the entire housing stock. There is therefore a need to develop a greater focus on the private rented sector in terms of enforcement and regulation, and in developing partnerships with good landlords.

We have an ageing local authority housing stock that requires significant investment if it is to continue providing decent, safe and healthy homes over the long term. Kettering Borough Council owns and manages over 3,800 homes. In terms of age, over 27% of properties were built prior to 1945 with only 7% of homes built in the period since 1984. The average age of the Council's housing stock is 57 years and this will increase to 86 years by 2042.

Rising fuel prices and falling household incomes mean that increasing number of households are at risk of fuel poverty. Our last Private Sector Housing Stock Condition Survey, which was conducted in 2010, found that that around 1,457 private sector households in our Borough (4%) are estimated to be in fuel poverty. Some 308 homes occupied by households in fuel poverty are owned with a mortgage, 475 owned outright and 674 rented from private landlords.

People are generally living longer but they are increasingly likely to spend a greater proportion of their life living with disability and long term illness. 25% of households in the Borough have at least one person in the household with a long-term health problem or disability. This has significant implications for housing providers, as well as those providing health and social care support. The Council experiences a high level of demand for Disabled Facilities Grants and with an ageing population and improved life expectancy for younger people with severe disabilities this is expected to continue.
What are the main challenges we need to overcome

Through its national housing strategy, the Government recognises that our homes need to be well designed, of the highest quality and environmentally sustainable. This applies to both new and existing homes which, where possible, should be more energy efficient and help to reduce carbon emissions, be resilient to a future climate and protect the natural environment. High quality homes in high quality natural environments will support our plans for growth and are necessary for social, environmental and economic sustainability.

Poor quality housing and hazards in the home can have a significant impact on the health and life chances of those living there. A lack of basic amenities, overcrowding, poor internal layouts, inadequate thermal comfort, excessive noise, dampness, and condensation can all adversely affect physical health in terms of excess winter deaths, respiratory infections, coronary heart disease, strokes, and mental wellbeing through increased anxiety, social isolation and stress levels.

Our approach is as follows:

Ensure decent, safe and healthy homes in the private sector

We will continue with formal intervention in line with our statutory duties on stock condition and category 1 hazards. In practice this means we will need to maintain a programme of inspection and regulation for high risk properties and take action on an ad hoc basis in response to complaints from householders.

Continuing with our statutory duty to administer grants which fund home improvements for those disabled residents living in the private sector who require adaptations to continue to live independent lives is essential. We will work with the County Council to ensure resources administered through the Better Care Fund continue to be made available for much needed adaptations.

Support a thriving Private Rented Sector

Private renting can offer a wider choice of housing than the social rented sector in relation to location, size, type and flexibility. Demand in this sector has increased and is likely to continue to do so. Our challenge is to help facilitate this growth in a sustainable way through regulation, enforcement and working in partnership with good landlords.
Reduce Fuel Poverty
We have a track record of improving energy efficiency of new affordable homes to reduce the impact of the environment and costs to the end user, as well as carrying out refurbishments and installing energy efficiency measures. We will review and update our Fuel Poverty Strategy alongside continuing with our Homes for the Future and external wall insulation projects to ensure Council properties are warmer, have lower fuel bills and are more attractive properties. For all tenures we will work to provide advice on energy efficiency and household budgeting. We will explore how we can address fuel poverty through new community funds generated by new energy installations in the Borough.

Improve the condition and energy efficiency of the Council’s housing stock
Our 15 year programme of works under the Homes for the Future programme is underway in Desborough. We will look at addressing the next phase of the programme on the Naseby Road estate and what will be feasible here.

We will continue our work on improving the condition and energy efficiency of our housing stock. Part of this will involve developing a balanced asset management strategy which combines major investment in our older homes ensuring long term viability with a planned maintenance programme, improving our estates and providing a responsive and reliable day to day repairs service.

Reduce Crime and anti-social behaviour across our estates
The level of crime and anti-social behaviour within our neighbourhoods can be a major influence on the health and wellbeing of residents. We will continue to work closely with our statutory and non-statutory partners to respond assertively to criminal activity in our properties and resolve complaints of anti-social behaviour at the lowest possible level. New powers\textsuperscript{17} will enable us to take proper action in relation to the misuse of properties and we will use these powers as necessary. We will be enabled to deal more flexibly with a variety of situations and focus more closely on the impact behaviour is having on the victim.

More detailed information and projects are contained within the Housing Strategy Action Plan 2015-20.

\textsuperscript{17}Anti-social Behaviour, Crime and Policing Act 2014, Home Office.
What we have done since the last Housing Strategy

- We have developed a suite of services for private landlords, including a tenant finder and housing management service.
- We launched Silver Service to provide a professional and responsive service for our older tenants in our sheltered housing schemes.
- Alongside this the Silver Service Forum was established to enable older tenants to be involved in service improvements, publications, recruitment of support workers etc.
- We joined the Stepping Stones Project, which seeks to address bed blocking in local hospitals and specialist care centres by providing temporary accommodation. Since its launch in 2012 the project has saved the NHS over £145,000 in hospital bed days.
- In response to rising demand for home adaptations we now provide housing options advice to owner occupiers and private tenants seeking disabled adaptations to their homes, enabling them to move to more suitable alternative accommodation.
- For Council tenants we launched a HomeMove grant in 2011/12 for those willing to move to alternative accommodation. The grant covers adaptations and removal expenses and helps to free up larger accommodation. Since its inception we have helped 95 households to move.
- We have worked with the County Council Drug and Alcohol Team, the Department of Health and Orbit Housing to develop 5 specialist units of accommodation for people recovering from alcohol and/or drug misuse as part of the PHaSE project.
- We have developed a new permanent site with seven pitches for Gypsies and Travellers at the Laurels in Desborough.
- Our Tenancy Support service offers tailored one to one support to identify and meet the needs of our tenants. In 2013/14 we supported 139 tenants. Since the start of 2014/15 there have been 147 referrals to February 2015.
- Our LifePlan service supports vulnerable people into training, education and employment. We have delivered 18 tenancy training courses to our customers with 146 young people having completed the course.
- We have delivered 116 Practical Housing Units (workbooks on basic skills and knowledge to sustain tenancies) through LifePlan.

From 2012 to 2014 we ran a tenancy training flat and rough sleeper house pilot. Customers were engaged with the Tenancy Support team, LifePlan and tenancy training. Nine people were helped to successfully move on to independent accommodation through the project.
What are the main challenges we need to overcome

The Government has embarked on a radical programme to shift power to local councils and communities. Part of this included a fundamental reform of social housing with the aims to make the system fairer, striking a proper balance between the needs of new and existing tenants, to ensure that the support which social housing provides is focused on those who need it most for as long as they need it and to give local authorities and housing associations new powers so that they can make best use of their housing, in a way which best meets the needs of individual households and their local area.

The Welfare Reform Act 2012 has brought about the biggest overhaul of the benefits system since the 1940s, impacting on local people on low incomes as well as housing providers. With the Government committing to austerity measures until 2018 at least, further reforms to welfare benefit are expected. As around 70% of social housing tenants rely on some form of welfare benefit, social housing providers are already feeling the impact, as rising rent arrears result in reduced income streams. As a result rent arrears for the Council increased from £133,605 at 1st April 2013 to £196,496 at 1st April 2014.

As well as providing services for people who are threatened with homelessness, we need to help vulnerable people to live independently within the community with appropriate support. Reductions in the County Council's supported housing budgets mean that more vulnerable people with complex needs are at risk of homelessness. The closure of hostels at Carrington Street and Broadway, following funding cuts by Northamptonshire County Council, have resulted in a loss of accommodation and support for 28 vulnerable people. Prior to this the YMCA provision of 16 rooms at the St Jude’s hostel had also ended.

Homelessness is on the increase in the Borough in line with national trends. More people are approaching us for help. 55 homeless applications were taken in the first 4 months of 2014/15 compared to 47 for the same period last year, representing a 17% increase. The Housing Options and Keyways teams recorded a total of 12,936 contacts for the whole of 2014, averaging at over 1,000 per month. This is an increase of 49% on contacts from 2013.

Increasing numbers of vulnerable households, particularly single people with mental illness, are becoming homeless as a result of their inability to maintain their home following the loss of supported housing or housing related support. While some fall within the safety net of the Council’s statutory homelessness duties, this is not the case for the majority of single person households. 60% of households in temporary accommodation are single people with a support need.

People are generally living longer but they are increasingly likely to spend a greater proportion of their life living with disability and long term illness. 25% of households in the Borough have at least one person in the household with a long term health problem or disability. This has significant implications for housing providers, as well as those providing support services.

Older people form a greater proportion of our population. Between 2001-2011 the number of people over 65 in our community increased by 24%. The proportion of households in this age category is expected to increase significantly. By 2031 households in the age cohort where head of household is over 65, are expected to increase by 59% (16,244 projected in 2031 compared to 10,238 in 2011). In 2012 over 65’s accounted for 18% of the local population. By 2037 it is projected there will be over 28,000 over 65’s, representing 1 in 4 of the local population.
What we will do over the course of this Strategy

New provision should be tailored to meet the needs of older people, people with physical disabilities and supported housing for vulnerable groups however new supply is not the only solution. Adapting or remodelling existing properties can allow individuals to remain in their current home or might offer a more cost effective way of facilitating a move for a household in need.

We are currently reviewing our Housing Allocation Scheme to ensure that it supports homelessness prevention and our discharging duty and minimises the time that households spend in temporary accommodation. There is some evidence that the current arrangements for homeless households, which directs them towards private lettings in the first instance, results in prolonged periods in temporary accommodation which is both costly to the Council and unsatisfactory for the households concerned.

Our approach is as follows:

**Prevent homelessness whenever possible through high quality advice and assistance**

We are reviewing the delivery of our services to the homeless to ensure that they are both customer focused and cost effective for the Council. This involves improving our performance in processing homeless applications to reduce the time households spend in temporary accommodation alongside reducing our use of temporary accommodation through homelessness prevention work.

We aim to place a greater emphasis on the needs of new tenants of the Council and put in place the support they require during the first year of a tenancy in order to mitigate against tenancy failure in the long term. The long term aim is to achieve better tenancy sustainment for our tenants.

We will work with partners to help rough sleepers in the Borough into accommodation and reduce incidences of rough sleeping.

We plan to further develop the existing multi-agency approach to youth homelessness and review our joint working protocol with Children and Young Persons Services at the County to ensure that 16 and 17 year olds who are homeless receive appropriate support and can access suitable accommodation when needed.

**Work with those most affected by welfare reform to mitigate against the negative impact it has had on their lives**

While we have adopted an approach of early intervention to support affected tenants, some have found themselves facing rent arrears for the first time. With an insufficient supply of smaller affordable homes for under occupying tenants to downsize to, we must continue to find ways of working with people affected to help mitigate the negative impact it has on their lives.

We are proposing to develop a range of advice and support services for vulnerable, low income households, investing in additional tenancy support to Council tenants to minimise the risk of tenancy breakdown. We aim to further develop the Council’s LifePlan services to help tenants into work, volunteering, education and training opportunities.

We will continue to monitor the impacts of welfare reforms, anticipate how residents will be affected, and offer support services where necessary.

By offering customers more intense support and training, tenancy sustainment is more likely to be a success. Tenants are more likely to improve in confidence relating to their financial and social issues, manage their tenancies in a positive way, engage with the Council and other support services when they need to, be encouraged to engage in local services regarding health and wellbeing and feel confident in moving forward with further learning.

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16 Local Decisions – A fairer future for social housing, DCLG
Ensure that accommodation and services provided for elderly residents remain relevant and responsive to their needs

Our Silver Service provides support services to elderly Council tenants living in our sheltered housing schemes. Launched in 2008, scheme managers and support workers in the Silver Service team have worked closely with residents to help them retain their independence, and through our Silver Service Forum, consulted with them on the future shape of the service and our sheltered housing stock.

Much of the Council’s sheltered housing stock is however more than thirty years old, and some locations are now proving difficult to let. Therefore we need to develop a ten year strategy for its future use, to ensure that it remains relevant to the changing needs and aspirations of older people in the Borough. In addition, while there has been significant growth in extra care provision across the county and nationally, there are currently only 40 extra care units in our Borough. As there is an identified need for additional extra care units in Kettering, we will explore with partners ways to develop an additional extra accommodation on a mixed tenure basis, including specialist accommodation for the growing numbers suffering with dementia. This will allow older people to remain in their own homes and avoid residential care.

Improving the range of housing options for vulnerable people with support where necessary

As many NHS services are under pressure, we will work closer with the health service to reduce the strain on their services and provide better living standards for those people in NHS care, including the vulnerable, disabled and older people. This will necessarily involve working in partnership with a range of statutory and voluntary organisations as the Council does not have the resources to make a difference on its own. In particular, we will work with Kettering General Hospital to see whether more use can be made of step-down accommodation within sheltered housing schemes in order to release acute beds within the hospital. With the support of partner organisations, we will create options for people with learning disabilities to live in the community including those currently in hospital.

Levels of households with a household member with a mobility issue are increasing and as such we will aim to provide more bungalows built to full mobility standards and lifetime homes standard properties on our affordable housing schemes.

We will continue to provide a programme of disabled adaptations to Council residents and a Home Improvement Service offering Disabled Facilities Grants to those living in the private sector to enable them to continue to live independently.

We will seek to work proactively with the County Council to ensure that housing options are effectively integrated to support adults with chaotic lives and troubled families. We will also work with partners in Mental Health Services and Probation to achieve better housing outcomes for those leaving institutional care.

We will continue to deliver services, such as tenancy support, in order that tenants can maintain their tenancies and reduce the risk of tenancy failure.

More detailed information and projects are contained within the Housing Strategy Action Plan 2015-20.

MONITORING THE STRATEGY

Linked to this Housing Strategy is a detailed Action Plan for each of the strategic aims. The Action Plan will act as a working document for Officers and will be kept under review and updated regularly.

Although this Strategy will initially cover a five year period, if national policy or economic conditions significantly change then it may require a refresh.